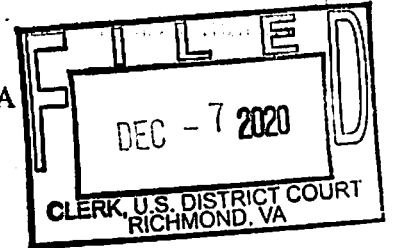


RECEIVED

noble ali bey, trustee 4312 BRIDGEWOOD ROAD IRREVOCABLE TRUST

435 merchant walk sq 300-510 charlottesville territory, republic of virginia [22902] 12/07/2020

IN THE UNITED STATES FEDERAL DISTRICT  
COURT FOR THE EASTERN DISTRICT OF VIRGINIA



noble ali bey, trustee 4312 BRIDGEWOOD ROAD

IRREVOCABLE TRUST for SHAWN D. CARTER ] Request for Jury Trial

Plaintiff ]

Reserve the Right To Amend

Vs. ]

ROBERT R. MICHAEL, Attorney ]

Case# 3:20cv00931

BWW LAW FIRM, LLC ]

AMY MCNULTY, AVP FOR

DEUTSCHE BANK NATIONAL COMPANY

DBA PHH MORTGAGE CORPORATION ]

Defendant's ]

**6.5 MILLION DOLLAR CIVIL LAWSUIT FOR NON-JUDICIAL WRONGFUL  
FORECLOSURE**

[ "Cujusque Rei Potissima Pars" ][The Principle Part Of Everything Is In The Beginning]

(noble ali bey, trustee of 4312 BRIDGEWOOD ROAD IRREVOCABLE TRUST), proceeding *in propria persona*, files civil lawsuit for wrongful foreclosure on the property located at 4312 BRIDGEWOOD ROAD, MIDLOTHIAN, VA 23112. The plaintiff alleges the foreclosure is "Void" because the foreclosure was initiated by a party without standing. The defendant did not have legal authority to sign the notice of default letter on behalf of the trustee. The defendant violated Federal Laws and the provisions defined in 15 U.S.C. 1692(e) false or misleading representation while collecting a debt. The defendant wrongfully foreclosed on the plaintiff's beneficiary of the trust property and violated the Truth in Lending Act, Regulation Z, 12 CFR §226.23, breached the contract, and slandered the title. Plaintiff also brings his claim forward for slander of credit and infliction of emotional distress of the beneficiary. The defendant in this case

is a debt collector as advertised in the media and noted at the bottom of the business emails. The defendant violated the FDCPA, including **misrepresentation, fraud, harassment, unfair means, and deception to collect a debt.**

The above-mentioned claims are a fatal flaw to the non-judicial foreclosure action and renders the foreclosure **void**, including orders in eviction court. The attached exhibits will verify the foreclosure was initiated by a party without standing.

### **I. Lack of Standing:**

1.1 The defendant who initiated the non-judicial foreclosure did not have standing to execute the power of sale clause in the deed of trust. The lack of authority to execute the power of sale clause and the other claims mentioned herein is the basis for this wrongful foreclosure lawsuit.

### **II. Violation of The FDCPA:**

2.1 The law firm, or the attorney to be named, did not meet the requirements mandated in the Fair Debt Collection Practices Act (FDCPA), necessary to be a legal debt collector.

2.2 The FDCPA mandates the attorney and the law firm must have a license to be a debt collector, a bond, and they must be registered with the Attorney General in the State in which they are collecting.

2.3 The debt collector in this case is in violation of the FDCPA, they do not meet the legal requirements to be considered a debt collector and therefore have no standing before the court.

2.4 The violation of the FDCPA, is a Federal question and therefore the Federal Court has jurisdiction to decide on the matter. *Picking v. Pennsylvania R. Co.* 151 Fed. 2nd 240; *Pucket v. Cox* 456 2nd 233. Pro se pleadings are to be considered without regard to technicality; pro se litigant's pleadings are not to be held to the same high standards of perfection as lawyers. *Platsky v. C.I.A.* 953 F.2d. 25.

2.5 Additionally, pro se litigants are to be given reasonable opportunity to remedy the defects in their pleadings. *Reynoldson v. Schillinger* 907F .2d 124, 126 (10th Cir. 1990); See also *Jaxon v. Circle K. Corp.* 773 F.2d 1138, 1140 (10th Cir. 1985) (1). *Warnock v. Pecos County, Tex.*, 88 F3d 341 (5th Cir. 1996) Eleventh Amendment does not protect state officials from claims for prospective relief when it is alleged that state officials acted in violation of federal law.

2.6 The Federal Law mandates any debt collection company attempting to collect debt within the State of Virginia, must be bonded and licensed to do so. Failure of the Corporation to maintain active surety bond, warrants grounds for immediate ceasing of collection activities and reporting to major credit bureaus.

2.7 A third party collection agency that violates any provision of the FDCPA, is liable to civil and criminal penalties which may include monetary compensation to the victim.

2.8 The debt collector company cannot at any point engage in abuse, threats, coercion, **misrepresentation, fraud, harassment, unfair means, and deception to collect debt.**

2.9 The debt collection company must provide proof that they have the authority to collect fees, interest or expenses above the original balance; such proof may be a signed document by the debtor.

### **III. Violation of The Truth In Lending Act:**

3.1 The defendants, Robert R. Michael and Attorneys to be named, BWW LAW GROUP, LLC, AND AMY MCNULTY, ASSISTANT VICE PRESIDENT OF DEUTSCHE BANK NATIONAL TRUST COMPANY AND DOING BUSINESS IN VIRGINIA AS PHH MORTGAGE CORPORATION violated the Truth in Lending Act, Regulation Z, 12 CFR §226.23, which states that the security agreement signed with a lender can be rescinded if they have not provided the proper disclosures. The original debt was actually zero because the Plaintiff's beneficiary financial asset was exchanged for FED's promissory notes in an even exchange.

3.2 The attorney does not have a license to practice law and therefore is not qualified to represent a fictitious corporation in court.

3.4 The Supreme Court ruled lawyers and attorneys are NOT licensed to practice law, the nature of lawyer- craft in America as per the United States Supreme Court; The practice of Law CAN NOT be licensed by any state/State. (Schware v. Board of Examiners, 353 U.S. 238, 239).

3.5 The defendant misrepresented himself to the court as a licensed attorney when he/she does not have a license to practice law. A certificate is not a license to practice Law as an occupation, nor do business as a law firm.

#### **IV. Jurisdiction:**

4.1 The Constitution and 28 U.S.C. § 1332 vest federal courts with jurisdiction to hear cases that “arise under” federal law.

4.2 The Constitution vests federal courts with the authority to hear cases “arising under th[e] Constitution [or] the Laws of the United States.” U.S. Const. art III, § 2. Congress vests federal district courts with subject-matter jurisdiction over cases involving questions of federal law: “The district courts shall have original jurisdiction of all civil actions arising under the Constitution, laws, or treaties of the United States.” 28 U.S.C. § 1331.

#### **V. The Two Jurisdictions for The Court to Operate Under:**

5.1 Plaintiff’s beneficiary is only aware of two jurisdictions the court can operate under as per the Constitution, and those jurisdictions are **Common Law**, and **Admiralty Jurisdiction**.

5.2 If the court chooses to proceed under Admiralty Jurisdiction, the plaintiff will need the court to inform the trustee, noble ali bey where the rules of procedures for admiralty jurisdiction can be found.

#### **VI. A Federal Question- Jurisdiction and Statement of a Claim:**

6.1 The test for determining whether allegations are sufficient to confer federal question jurisdiction has two prongs.

6.2 First, pursuant to statute, the plaintiff must present a federal question—a claim arising under the Constitution, laws, or treaties of the United States. See: *18. 28 U.S.C. § 1331 (1982). This statutory requirement is grounded in the Constitution. See U.S. Const. art. III, § 2. "1"* Second, courts have added the requirement that the federal question must be "substantial." See *Hagans v. Lavine, 415 U.S. 528, 536-38 (1974); Bell v. Hood, 327 U.S. 678, 682-83 (1946); 13B C. Wright, A. Miller & E. Cooper, Federal Practice and Procedure § 3564, at 66-77 (1984).*

6.3 The plaintiff pleaded factual content and evidence that is documented in the defendant’s records that allows the court to draw the reasonable inference that the defendant is guilty of

violating Federal Laws when he signed the default letter on behalf of the trustee without legal documentation to verify legal authority.

6.4 The exhibit marked "A" will show the document used to execute the power of sale clause in the deed of trust was signed by a party that did not have standing to initiate the Non-Judicial Foreclosure and therefore the foreclosure is void.

6.5 The exhibit marked "B" is a copy of the deed of trust which shows who the legal trustee is in the deed of trust.

6.6 The exhibit marked "C" is a certified copy of Deed of Gift in which "4312 BRIDGEWOOD ROAD IRREVOCABLE TRUST" is a form of asset protection and noble ali bey is the trustee and handle all legal aspects of the real property located at 4312 BRIDGEWOOD ROAD IRREVOCABLE TRUST.

6.7 The exhibit marked "D" is what appears to be a notice of Trustee sale on <http://www.pressreader.com> for Times Dispatch on 8/09/2020 and up for auction sale on what appears to be a debt collector at the following website for a date of 01/11/2020 with (VA-337956-1) on <http://www.bww-law.com/virginia-sales/>.

#### **VII. Reservation of Rights Under UCC-1-308:**

7.1 I have reserved my rights under the UCC 1-308, formally 1-207, and demand the statutes used in this court be construed in harmony with Common Law.

7.2 The code is complementary to the common law, which remains in force, except where displaced by the code.

7.3 A statute should be construed in harmony with the common law, unless there is a clear legislative intent to abrogate the common law.

7.4 The code was written as not to abolish the common law entirely. I was not involved with an international maritime contract, so in good faith, I deny that such a contract exists, and demand the court proceed under Common Law Jurisdiction.

#### **VIII. Facts of The Dispute:**

The foreclosure is void because it was initiated by a party without standing.

8.1 The attorney is in violation of the Federal Securities Act.

8.2 The attorney unlawfully signed the notice of default on behalf of the trustee which created a fatal flaw to the action:

8.3 The defendant in this case is in violation of the Truth in Lending Act z.

8.4 The defendant cannot verify agency.

8.5 The defendant misrepresented himself/herself to the court as a licensed attorney when he does not have a license to practice law.

8.6 The fact the defendants issued a notice of default letter to execute the power of sale clause in the deed of trust will verify the defendants contracted to provide a loan to the plaintiff, and the defendants owed a legal duty to the plaintiff.

8.7 The defendant's duty was breached because they never provided a loan to the plaintiff.

8.9 The alleged loan was an exchange of the plaintiff's signed promissory note for electronic credits from the Federal Reserve.

8.10 Promissory Notes and other commercial instruments are legal tender and financial assets to the originator and a liability to the lender. UCC §1-201(24), §3-104, §3-306, §3-105, UCC §§8-102 (7), (9), (15), (17), §8-501, §8-503, §8-511, UCC §§9-102(9), (11), (12)(B), (49), (64), 12 USC 1813(l)(1).

8.11 The defendant's accounting records will show the corporation has an offsetting liability to the homeowner pursuant to FAS 95, GAAP and Thrift Finance Reports (TFR), and the alleged loan was always an asset to the defendants.

8.12 These records include: a. **FR 2046 balance sheet**, b. **1099-OID report**, c. **S-3/A Registration Statement**, d. **424-B5 Prospectus** and, e. **RC-S & RC-B Call Schedules**.

8.13 The corporation never registered the commercial instrument because they knew it was a financial asset to the debtor, and that there was a breach.

8.14 The breach of contract has damaged the plaintiff in the following manner, and plaintiff is demanding compensatory damages to reimburse the plaintiff for costs associated with the injury. All the monthly payments made on a fake loan plus interest for the number of year's payments were made and legal expenses. \$120,000.00 with interests and county taxes.

8.15 Plaintiff also demands punitive damages as a remedy for the defendant's conduct that was intentional and excessively reckless. The wrongful foreclosure has caused negative effects on the plaintiff's credit report.

8.16 The plaintiff also has other claims for relief because he will prove there was or a conspiracy to deprive him of property without the administration of justice, in violation of plaintiff's due process of law under Title 42 U.S.C. 1983 (Constitutional injury), 1985 (Conspiracy) and 1986 ("Knowledge" and "Neglect to Prevent" a U.S. Constitutional Wrong).

8.17 Under Title 18 U.S.C.A. 241 (Conspiracy), violators "shall be fined not more than \$10,000 or imprisoned not more than ten (10) years or both." **The foreclosing party lacked standing to foreclose** because they did not have legal authority to execute the power of sale clause in the deed of trust, and therefore the "Notice of Default and Election To Sell" document has a "Fatal Defect" which robbed the legal system of Jurisdiction and the Non – Judicial foreclosure is unlawful.

8.18 The legal Trustee is the person who has standing to execute the power of sale clause in the deed of trust. In this case there is no legal trustee because the promissory note and deed of trust were **never registered into the trust**, because the promissory note was bundled and sold during the securitization process.

8.19 The deed of trust states the repayment of the debt is evidenced by the "NOTE," however the "Original" note was not filed in the record or included in the notice of "Notice of Default" letter.

8.20 Without that Note, the defendants cannot verify there was any debt.

8.21 It is well known in the legal community **a trust deed** is always used together with **a promissory note** that sets out the amount and terms of the alleged loan.

8.22 The deed of trust, and the promissory note must always be together, and without the note and the loan accounting entries, the attorney has failed to prove there was any debt, a second fatal flaw to the wrongful foreclosure.

8.23 The debt collector company cannot at any point engage in abuse, threats, coercion, misrepresentation, fraud, harassment, unfair means, and deception to collect debt. The attorney is in violation of the **FDCPA**, as they do not have a license to collect a debt, they have no bond in

place to be a debt collector and they are not registered in the States they are attempting to collect in. These legal documents must be placed on the court record to verify the defendant is a legal debt collector.

Plaintiff's claims are brought forward Under Common Law:

**IX. Elements for Common Law:**

9.1 Controversy (The listed defendants)

9.2 Specific Claim (wrongful foreclosure)

9.3 Specific Remedy Sought by Claimant (5.5 million dollars)

9.4 Claim Must be Sworn To (Affidavit of Verification attached), and I will verify in open court that all herein is true.

**X. Elements of A FDCPA Claim:**

10.1 A plaintiff who brings a suit under the FDCPA must prove the following elements in order to successfully make out his/her claim:

(1) That plaintiff is a "consumer" as defined by 15 U.S.C. § 1692 a (3);

(2) That the debt arises out of a transaction entered into for personal purposes.

(3) That the defendant is a "debt collector" as defined by 15 U.S.C. § 1692a (6); and

(4) That the defendant violated one of the provisions contained in 15 U.S.C. §§ 1692 a-1692.

10.2 The plaintiff is a consumer as shown by the alleged mortgage loan and unlawful non judicial foreclosure filed in State Court against the plaintiff's property.



10.3 The alleged loan was to secure personal housing for the plaintiff and his family. The defendant is a debt collector as noted in their emails and phone communications as well as the business description.

10.4 The defendant violated provisions defined in 15 U.S.C. 1692e false or misleading representations and in the course of collecting a debt.

10.5 The FDCPA mandates debt collectors can't use false, deceptive, or misleading practices.

#### **XI. Parties:**

11.1 Plaintiff is a resident in Chesterfield, Virginia

11.2 ROBERT R. MICHAEL AND ATTORNEYS TO BE NAMED,

11.3 BWW LAW GROUP, LLC

11.4 AMY MCNULTY, AVP FOR DEUTSCHE BANK NATIONAL COMPANY

DBA PHH MORTGAGE CORPORATION

11.5 The Foreclosure Service is believed to be a law firm corporation BWW LAW GROUP, LLC operated from VIRGINIA and is in the business of conducting non-judicial foreclosures in VIRGINIA, DISTRICT OF COLUMBIA, AND MARYLAND AS EVIDENCE WITH THE SUPPOSED APPOINTED SUBSTITUTE TRUSTEE EQUITY TRUSTEES, LLC ON [WWW.BWW-LAW.COM/VIRGINIASALES](http://WWW.BWW-LAW.COM/VIRGINIASALES) WITH ADVERTISEMENT OF TRUST PROPERTY ENTITLED "VA-337956-1" FOR CHESTERFIELD COUNTY UNDER VIRGINIA SALES AND WHOSE PRINCIPAL ADDRESS IS 6003 EXECUTIVE BLVD, SUITE 101, ROCKVILLE MD 20852 AS EVIDENCED ON VIRGINIA'S STATE CORPORATION COMMISSION CLERK'S INFORMATION SYSTEM.

#### **XII. The Truth in Lending Act, Regulation Z, 12 CFR §226.23:**

12.1 The original debt was zero because the Plaintiff's financial asset was exchanged for FED's promissory notes in an even exchange. The failure to disclose the true nature of the exchange is clearly misrepresentation, fraud, harassment, unfair means, and deception to collect debt.

### **XIII. Breach of Contract:**

13.1 On or about March 30, 2006, the plaintiff purchased a home and obtained a mortgage loan from SOLTICE CAPITAL GROUP INC., A CALIFORNIA CORPORATION in the approximate amount \$97,500.00.

13.2 The plaintiff was never provided a loan; the original debt was actually zero because the plaintiff's financial asset was exchanged for FED's promissory notes in an even exchange.

13.3 The alleged loan was created with plaintiff's signature because all commercial instruments such as promissory notes, credit agreements, bills of exchange and checks are defined as legal tender, or money, by the statutes such as 12 USC 1813(l)(1), UCC §1-201(24), §3-104, §8-102(9), §9-102(9), (11), (12)(B), (49), (64).

13.4 These statutes define a promissory note or security to be negotiable (sellable) because it is a financial asset. This is necessary because contracts requiring lawful money are illegal pursuant to Title 31 USC §5118(d) (2). All debts today are discharged by promises to pay in the future.

13.5 Federal Reserve notes are registered securities and promises to pay in the future. They are secured by liens on promissory notes of collateral owned by real people.

13.5 The statutes do not provide the Federal Reserve Corporation a monopoly on promissory notes, as debt collectors insist.

13.6 Plaintiff's signature created the promissory note in dispute, and it was sold to the Federal Reserve in exchange for plaintiff's signed note.

13.7 Plaintiff's promissory note never became a registered security, and a financial asset that can be negotiated because, for commercial instruments to be legal tender, they must be secured by a maritime lien on a prepaid trust account recorded at the county and registered on a UCC-1. It then becomes a registered security and a financial asset that can be negotiated.

13.8 The defendant further complicated the fraudulent process by selling their payables to another entity to remove it from their balance sheet.

13.9 **This is called securitization or off-balance sheet financing.** No loan was provided to the plaintiff, and the defendants failed to file evidence on the record to prove a contract existed.

13.10 The original contract and an accounting of the loan entries was never filed in the wrongful foreclosure case that was filed against the plaintiff's property.

13.11 The Attorney who signed the "Notice of Default" document to execute the power of sale clause did not have standing, and therefore notice of default has a fatal flaw, and the foreclosure judgment must be vacated and this claim granted for the full amount demanded.

#### **IXV. Scheme to Defraud:**

14.1 The contract should be rescinded because the defendant did not provide full disclosure, the contract is extremely deceptive and unconscionable, In re Pearl Maxwell, 281 B.R. 101

14.2 The Truth in Lending Act, Regulation Z, 12 CFR §226.23, states that the security agreement signed with a lender can be rescinded if they have not provided the proper disclosures. The original debt was zero because the Plaintiff's financial asset was exchanged for FED's promissory notes in an even exchange.

14.3 Promissory Notes and other commercial instruments are legal tender and financial assets to the originator and a liability to the lender. If a security interest in the note is perfected, by recording it on a lien as a registered security, the maker or originator becomes an entitlement holder in the asset.

14.4 But the defendants do not understand that they have this liability because most people are unaware of it.

- a. UCC §1-201(24), §3-104, §3-306, §3-105,
- b. UCC §§8-102 (7), (9), (15), (17), §8-501, §8-503, §8-511
- c. UCC §§9-102(9), (11), (12)(B), (49), (64)
- d. 12 USC 1813(l)(1)

14.5 The defendant's records will show the defendants have an offsetting liability to the plaintiff pursuant to FAS 95, GAAP and Thrift Finance Reports (TFR).

14.6 These records include:

- a. FR 2046 balance sheet,

- b. 1099-OID report,
- c. S-3/A registration statement,
- d. 424-B5 prospectus and
- e. RC-S & RC-B Call Schedules

14.7 The defendants never registered the plaintiff's signed promissory note (commercial instrument), because they know it is showing as a financial asset on their books.

14.8 The defendants did not register the promissory note to establish a security interest in the financial asset to take the position of a secured creditor.

14.9 The promissory note is not listed on a maritime lien against the prepaid trust account and filed with the county recorder and put on a UCC-1.

- a. §8-102(13), §9-203; §9-505, §9-312
- b. 46 USC §§31321, 31343, 46 CFR 67.250, §9-102(52), §9-317, §9-322

14.10 Plaintiff demands the original foreclosure claim to be set off for recoupment, and to have the assets cancel out the liabilities according to:

- a. FAS 140, §3-305, §3-601, §8-105, §9-404

14.11 It is a violation of both State and Federal law for a bank to sell an unregistered note that is a security. That violation provides a right to rescission of the contract pursuant to Statutes.

#### **XV. The Alleged Loan:**

15.1 The exact monthly payments of the alleged mortgage loan varied according to property taxes and other fees paid but a typical interest only monthly payment was \$653.31 including reserves for the payment of taxes and insurance.

15.2 Beginning in MARCH, 2006 and continuing until DECEMBER 2020 the plaintiff made timely payments to PHH MORTGAGE CORPORATION.

15.3 In MID 2020, AMY MCNULTY, AVP FOR DEUTSCHE BANK NATIONAL COMPANY DBA PHH MORTGAGE CORPORATION claimed the plaintiff was behind on payments and

hired Foreclosure attorneys BWW LAW GROUP, LLC FOR SUBSTITUTE APPOINTEE EQUITY TRUSTEES, LLC to commence foreclosure.

15.4 On AUGUST 9TH, 2020, a Notice of Default was issued and signed by the attorney working for the Foreclosure Services scheduling a non-judicial foreclosure auction for January 11, 2021, was transmitted to the plaintiff.

15.5. AMY MCNULTY, AVP FOR DEUTSCHE BANK NATIONAL COMPANY

DBA PHH MORTGAGE CORPORATION and/or the attorney operating the Foreclosure Services transmitted to various credit reporting agencies, including Equifax, false adverse information about the plaintiff, causing beneficiary credit to be impaired.

#### **XVI. Legal Prejudice:**

16.1 Legal prejudice refers to a condition shown by a party that will defeat the action of an opposing party.

16.2 In other words, it is a fact or condition which may defeat the opposing party's case, if the same is established or shown by a party to litigation.

16.3 The plaintiff provides evidence in the notice of default document and the Deed of trust that will prove the power of sale was executed by an agent without standing, and this prejudiced the plaintiff and therefore requests damages both compensatory and punitive as relief for the prejudice suffered.

#### **XVII. Failure To Establish Agency:**

17.1 The people have rights; Corporations do not have rights. Among these "Rights" is the right to contract, the people have this right under 42 USC 1981.

17.2 The people exercise this right by their signature and/or Social Security Number.

17.3 Corporations cannot sign and therefore cannot enter into any contract, with an attorney.

17.4 The right to contract is reserved to the people. This is established by the age-old principle of "Agency". To establish an "Agency", the "Principal" must ask the "Agent" to perform a task.

17.5 The "Agent" must agree to perform the task. It is a time-tested principle of "American Jurisprudence" that the "Court" must not rely upon the "Agent" to prove "Agency".

17.6 The "Court" must follow the "Principal" to establish "Agency". The law is simple, no "Principal" no "Agency" to "Capacity to Sue". Case must be dismissed.

**XVII. Federal Question- Violation Of The FDCPA, Sec. 1692.**

18.1 This is an action brought by a consumer and one of his is violations of the Fair Debt Collection Practices Act 1 (15 U.S.C. § 1692 et seq. [hereinafter "FDCPA"]).

18.2 The plaintiff is a consumer allegedly obligated to pay the alleged consumer debt the defendants used as grounds for filing the wrongful Non- Judicial Foreclosure action against the plaintiff's property.

18.3 The transaction was primarily for family household purposes, so under the FDCPA's definition of a "debt", this consumer debt is covered under the FDCPA. Therefore, subject matter jurisdiction exists under 28 U.S.C. § 1331.

18.4 The defendant, and the named corporation are debt collectors as defined in Title 15 of the United States Code, section 1692a(6) of the Act.

**IXX. The Defendant Is A Debt Collector:**

19.1 The term "debt collector" means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.

19.2 This definition includes any creditor who, in the process of collecting his own debts, uses any name other than his own which would indicate that a third person is collecting or attempting

to collect such debts. In this dispute the debt collector used false, deceptive, and harassing debt collection tactics against the plaintiff.

19.3 The debt collection agent is not licensed by the State to be a legal debt collector, the agent's law firm is also not licensed by the State they are collecting in, or any other State to be a legal debt collector as mandated in the FDCPA.

19.4 The agent or the law firm had no bond to be a debt collector and therefore is in violation of the FDCPA.

19.5 The court rules mandate attorneys have to have a license to practice law, and the debt collector must be working under an attorney with a license to practice law.

19.6 Lawyers and attorneys are **NOT** licensed to practice law, the nature of lawyer- craft in America as per the United States Supreme Court; The practice of Law CAN NOT be licensed by any state/State. (Schware v. Board of Examiners, 353 U.S. 238, 239).

19.7 The practice of Law is AN OCCUPATION OF COMMON RIGHT! (Sims v. Aherns, 271 S.W. 720 (1925).

19.8 The debt collector in this case lied and used deceptive means to attempt to collect a debt.

19.9 The debt collector in this case does not have a license to collect, a bond nor is the debt collector registered with the Attorney General for my State.

19.10 The debt collector's law firm is also mandated by the FDCPA to have a license to collect debts, a bond, and must be registered with the Attorney General for the State in which they are collecting.

19.11 When the debt collectors fail to obtain the legal credentials to collect debts they are before the court without standing and their documents must be stricken from the record.

19.12 The plaintiff is a consumer as shown by the alleged mortgage loan and unlawful non judicial foreclosure filed in State Court against the plaintiff's property.

19.13 The alleged loan was to secure personal housing for the plaintiff and his family. The defendant is a debt collector as noted in their emails and phone communications as well as the business description.

19.14 The defendant violated provisions defined in 15 U.S.C. 1692e. False or misleading representations while collecting a debt.

19.15 The FDCPA mandates debt collectors cannot use false, deceptive, or misleading practices.

#### **XX. Recourse:**

20.1 The Recourse appears in the Uniform Commercial Code at 1-103.6, which says: The Code is complementary to the Common Law, which remains in force, except where displaced by the code. A statute should be construed in harmony with the Common Law unless there is a clear legislative intent to abrogate the Common Law.

#### **XXI. Elements for Breach of Contract:**

21.1 There is a contract that was breached.

21.2 The breach is material.

21.3 The breach leads to direct and/or consequential damages.

21.4 The breach occurred within the last four years.

#### **1<sup>st</sup> Claim- Wrongful Foreclosure:**

The foreclosing party did not have standing to execute the power of sale clause in the deed of trust, and therefore the non- judicial foreclosure is void.

#### **2<sup>nd</sup> Claim- Violation of the FDCPA:**



The defendant violated one or more of the provisions contained in 15 U.S.C. §§ 1692 a-1692g.

**3<sup>rd</sup> Claim- Violation of The Truth In Lending Act:**

The Truth in Lending Act, Regulation Z, 12 CFR §226.23

**4<sup>th</sup> Claim- Breach of Contract:**

The defendant is in breach of contract, as the original debt was zero because the Plaintiff's financial asset was exchanged for FED's promissory notes in an even exchange.

**5<sup>th</sup> Claim Violation of Federal Trust and Lien Laws:**

The defendant violated Federal Trust and Lien Laws when he/she signed on behalf of the trustee without legal authorization.

**6<sup>th</sup> Claim- Slander of Title:**

The defendants have caused various documents including a Notice of Trustee Sale which has impaired the plaintiff's title which constitutes slander of title.

**7<sup>th</sup> Claim- Slander of Credit**

The plaintiff alleges that the actions and inactions of the defendants have impaired their credit.

**9<sup>th</sup> Claim- Infliction of Emotional Distress:**

The defendants have intentionally or negligently taken actions which have caused the plaintiffs severe emotional distress.

**Wherefore**, having set forth various causes of action against the defendants, the plaintiffs pray for the following relief:

1. This Court Vacate the foreclosure sale process that is scheduled for December 14, 2020, based on the attorney's fraudulent misconduct mentioned in the claim, and grant damages.
2. The actions of defendants are determined unfair and deceptive business practices in violation of Federal Laws, and Federal Security statutes.

3. To have the alleged debt discharged.
4. To be awarded compensatory and punitive damages provided for in the amount of 5.5 million dollars including costs and legal expenses.
5. That the Plaintiff be awarded consequential damages to be fully proved at the time of trial.
7. That the Court grants any other relief that may be just or equitable.
8. The defendants contact the credit reporting agencies and correct the false information that was reported to them.

*noble ali bey*  
*trustee* 12/07/2020

noble ali bey, trustee for 4312 BRIDGEWOOD ROAD IRREVOCABLE TRUST for  
SHAWN D. CARTER

#### CERTIFICATE OF SERVICE

I hereby certify that on the 7 th day of December, 12/07/2020, the foregoing document  
was filed in Court, and a copy was mailed out to Plaintiff's attorney on record.

*noble ali bey, trustee* 12/07/2020

noble ali bey, trustee of 13301 BLUE HERON LOOP IRREVOCABLE TRUST

Without Prejudice UCC 1-308

Mailed to the following: Attorney ROBERT R.

MICHAEL FOR BWW LAW GROUP, LLC

8100 THREE CHOPT ROAD STE 240

RICHMOND VA 23229

Bureau of Consumer protection  
Federal Trade Commission  
1600 Pennsylvania Ave., NW.  
Washington

CERTIFICATION OF SERVICE

I declare under penalty of perjury that: (1) No attorney has prepared, or assisted in the preparation of this document. noble al. beytrastee Name of Pro Se Party  
(Print or Type) noble al. beytrastee Signature of Pro Se Party Executed on:  
12/7/2020 (Date) OR (2) \_\_\_\_\_ (Name of  
Attorney) N/A (Address of Attorney)  
N/A (Telephone Number of Attorney) Prepared, or assisted  
in the preparation of, this document. N/A (Name of Pro Se  
Party (Print or Type) N/A Signature of Pro Se Party  
Executed on: \_\_\_\_\_ (Date)

The complaint for wrongful foreclosure was hand  
delivered by first class mail on the 7<sup>th</sup> Day of  
December 2020 to each of the following  
individually:

1. Robert R. Micheal, Attorney
2. BWW LAW GROUP, LLC
3. DEUTSCHE BANK NATIONAL COMPANY  
DBA PHH MORTGAGE COMPANY